A man and a woman are sitting at a desk, looking at a laptop. The man is on the left, wearing a light blue shirt and a dark tie, smiling. The woman is on the right, wearing a light-colored button-down shirt, also smiling. They are both looking at the laptop screen. The background is a bright, out-of-focus office environment with large windows.

BlueCross BlueShield of Tennessee

NETWORKS FOR STATE OF TENNESSEE MEMBERS

NETWORK S WITHIN TN

Network 'S' delivers health insurance coverage to the State Plan members with access to providers and hospitals within the state of Tennessee.

21,000

of physicians
are in-network



118

of hospitals
are in-network



147,890

State Public Sector
Plan members

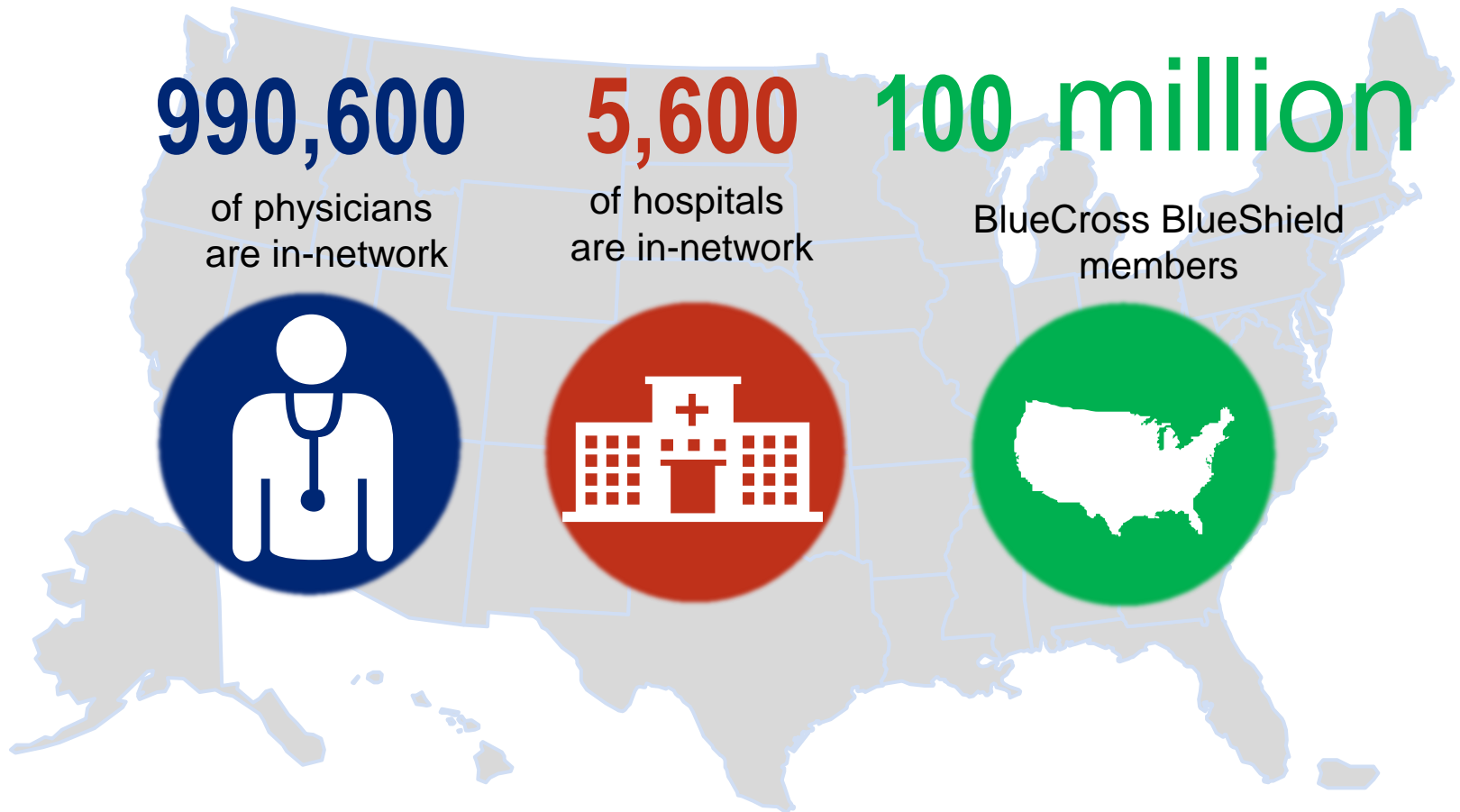


BLUE NETWORK S- OVERVIEW

- **Chattanooga:** Erlanger Health System including TC Thompson & Miller Eye Center, Kindred Hospital, & Memorial Hospital.
- **Jackson:** Dyersburg Regional, Jackson Madison County General Hospital, Lauderdale Community & Regional Hospital of Jackson
- **Knoxville:** Covenant Health, East TN Children's, Fort Sanders, Parkwest, Select Specialty, Summit Medical Group, Tennova Health & University of Tennessee
- **Memphis:** Baptist Memorial Restorative Care, Lebonheur Children's, Methodist, Regional One (The Med), Saint Francis, Select Specialty , & St. Jude Children's Research Hospital.
- **Nashville:** Heritage Medical, Maury Regional, Metropolitan Nashville General, Select Specialty, Stone's River, Sumner Regional, St. Thomas- all locations, University Medical, Williamson Medical, & Vanderbilt (includes children's)
- **Tri-Cities:** Sycamore Shoals Hospital, Laughlin Memorial Hospital Inc., Takoma Regional Hospital, Hancock County Hospital, Hawkins County Memorial Hospital, Johnson County Community Hospital, Bristol Regional Medical Center, Holston Valley Medical Center, Indian Path Medical Center, Select Specialty Hospital Tri Cities Inc., Unicoi County Memorial Hospital Inc., Franklin Woods Community Hospital & Johnson City Medical Center Hospital & Mountain State Health Alliance

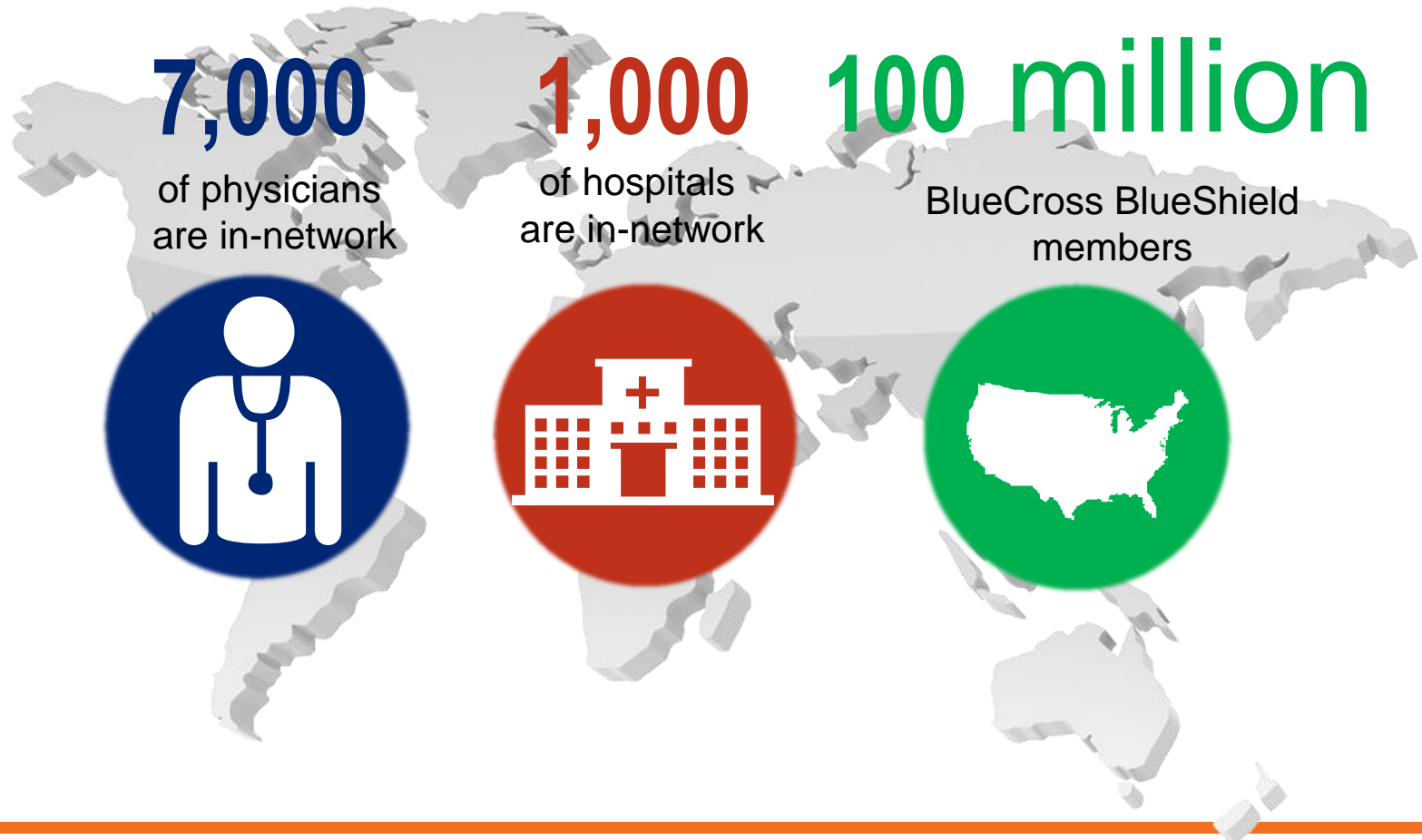
NATIONWIDE NETWORK

The BlueCard Network delivers health insurance coverage for 100 million members across all 50 states, the District of Columbia and Puerto Rico.



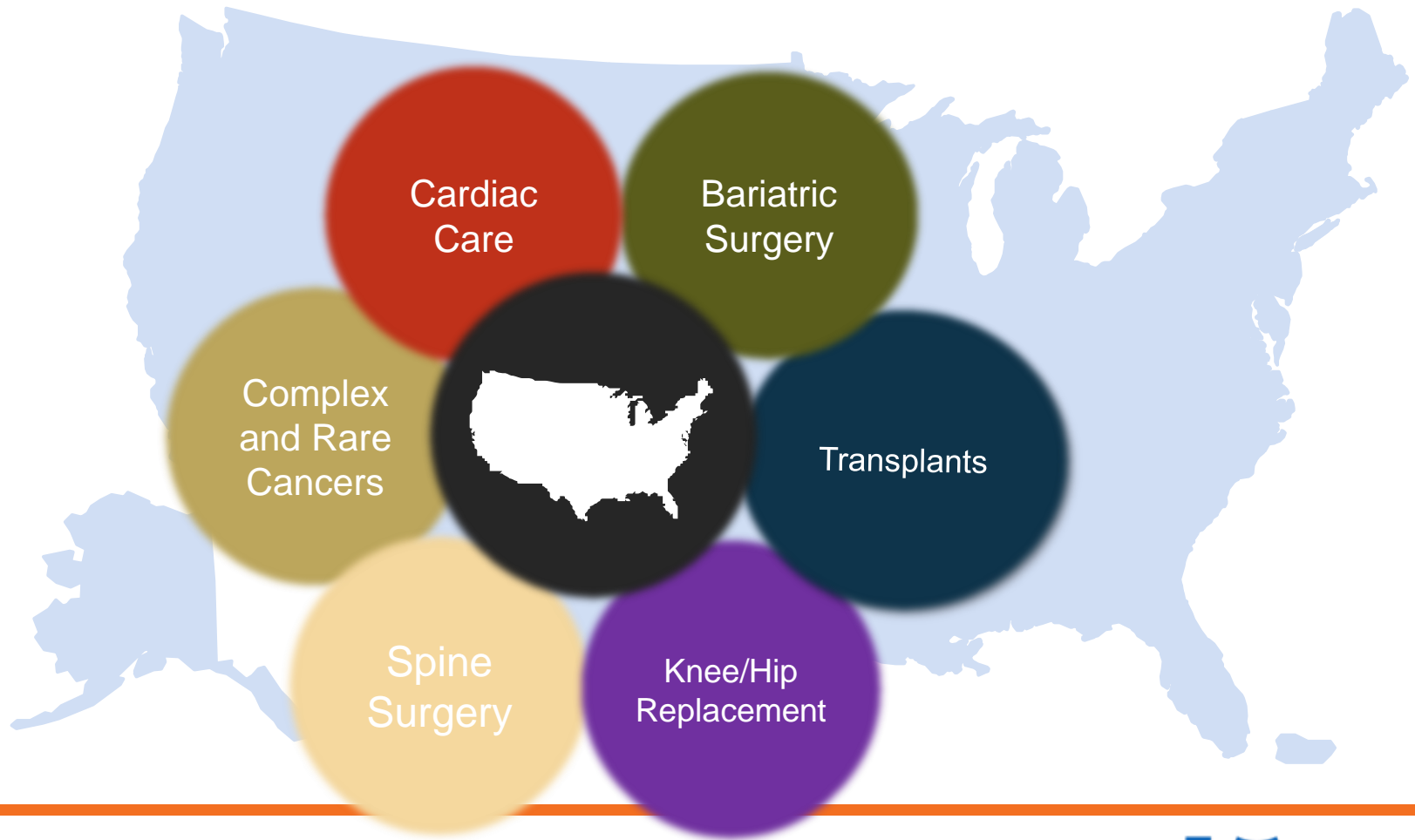
WORLD WIDE NETWORKS

The BlueCard World Wide Network delivers health coverage to over 100 million members around the world in 128 countries.



BLUE DISTINCTION SPECIALITY NETWORK

The Blue Distinction Specialty Network provides members with quality care in over 1,900 designations across 50 states and the District of Columbia for six Specialty Programs.



BLUE DISTINCTION NETWORK



Improves Healthcare Quality and Safety

- Targets complex and highly variable procedures/diagnoses
- Evaluates hospitals using nationally consistent criteria correlated with better patient outcomes



Supports Consumer Decision-Making

- Members are becoming more self-directed and will be better informed
- Member who engage in Case Management and use the BDC Facilities will reduce their own healthcare cost



Meets Needs to Lower the Cost of Care

- Lower Healthcare Associated Infection Rates compared to Non-BDC Facilities
- Lower Readmission rates compared to Non-BDC Facilities



Offers Transparent Nationwide Network

- BlueCard Network is available to all State Plan members
- Blue Distinction Specialty Network is an additional Network to all State Plan members

For more information about Blue Distinction Centers and Blue Distinction Centers+,
visit www.BCBS.com/bluedistinction.

* Benefit differentials are not a feature of any Blue Distinction Center Programs themselves and are left to the discretion of each individual Plan.

BLUE NETWORKS

THE CHOICE IS YOURS!

WHEN SEEKING CARE IN TN, IN & OUT OF THE UNITED STATES AND FOR SPECIALIZED CARE.

- We encourage you to always verify your provider is part of our network S when you are seeking services within TN & that the provider participates with their local BCBS plan outside of TN.
- Search online for the most recent listing of providers @ http://www.bcbst.com/members/TN_state/findadoc
- Call member services @1-800-558-6213 and ask one of our member service representatives

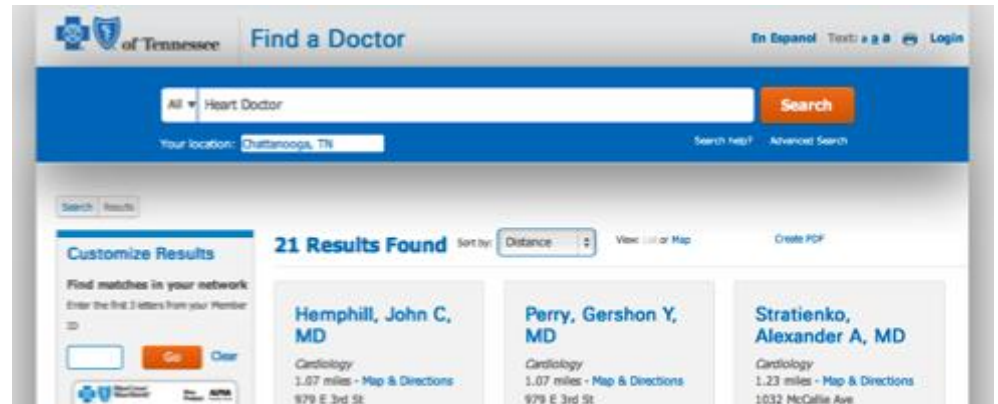
TOOLS TO HELP FIND THE CARE THAT'S RIGHT YOU

FIND A DOCTOR TOOL

QUICKLY LOCATE DOCTORS & HOSPITALS

FIND URGENT CARE & CONVENIENT CARE INSTEAD OF EMERGENCY ROOMS

- Featuring a Google-like search functionality
- Know then go - it's easier than ever to find providers in your network
- Easily customize & compare results



FIND A DOCTOR TOOL

3 WAYS TO CHECK A PROVIDER'S NETWORK TO ASSURE MEMBERS SAVE MONEY WITH BLUE NEGOTIATED IN-NETWORK RATES

The image displays three sequential screenshots of the 'Find a Doctor' tool interface, illustrating different ways to filter search results. Each screenshot shows a search bar at the top with 'All Heart Doctor' and a location filter set to 'Chattanooga, TN'. The results are displayed in a grid format, showing details for several doctors including Hershfield, John C., MD; Perry, Gershon Y., MD; Stratienko, Alexander A., MD; Hays, Leonard J., MD; Allan, Michael C., MD; and Hood, Dennis E., MD. The first screenshot shows the initial search results. The second screenshot shows a 'ZEE' filter applied, with a 'Go' button highlighted. The third screenshot shows a 'Blue Network P' filter applied, with a 'Compare' button highlighted. A callout box in the third screenshot provides details for Perry, Gershon Y., MD, including his specialty (Cardiology) and the plans he accepts (Blue Network P, Blue Advantage PPO, BlueCare, BlueCare Plus, Cover TN's Network V, TennCare Select & Cover Kids, and Young Adult Network).

1. Login to BlueAccess so your network information is included when you begin your search

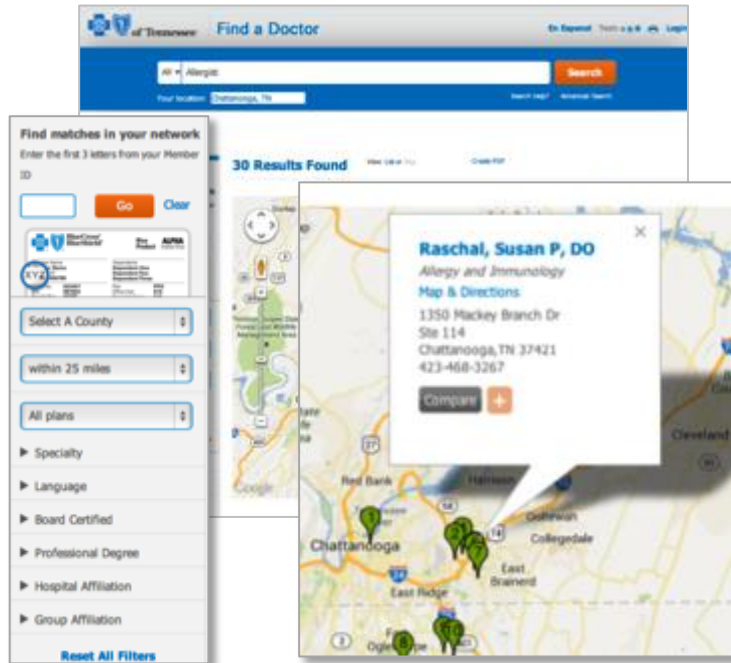
2. Enter your location of where you need to find a provider.

3. Enter the name or type of provider you need.

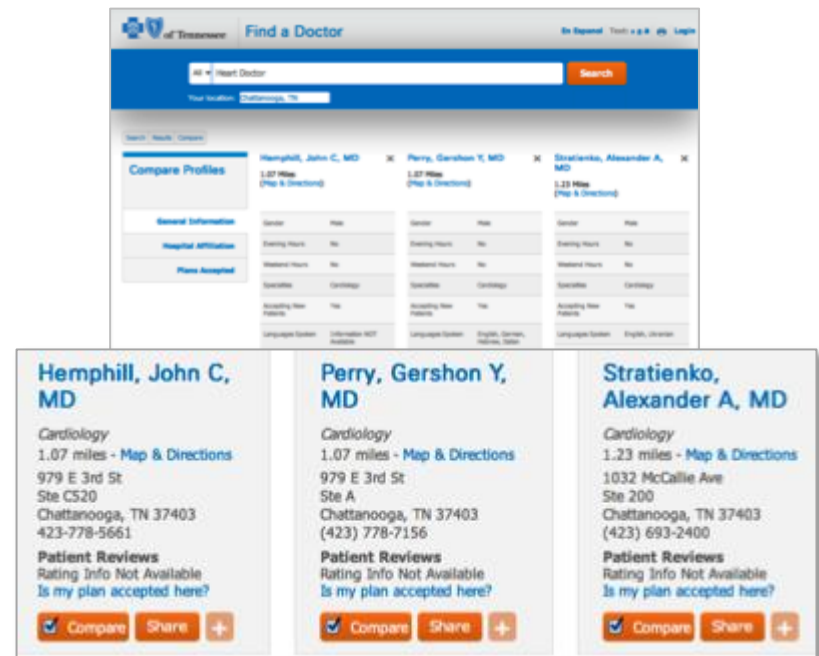
1. Your results are displayed and you can refine your results by comparing side by side OR by different categories.

FIND A DOCTOR TOOL

CUSTOMIZE RESULTS & COMPARE PROVIDERS FOR BETTER MATCHES



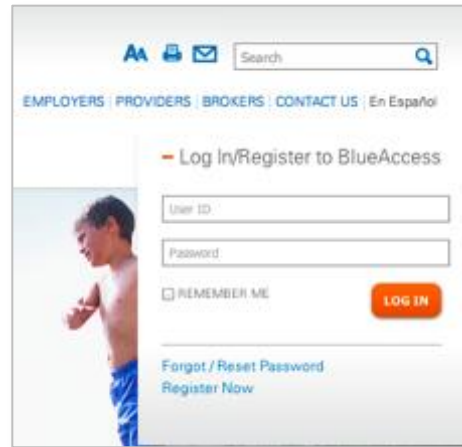
- Narrow results by location & network or customize filters
- See doctor's office locations using "Map View"



- Select up to three providers to compare side-by-side
- See profiles, plans accepted and hospital affiliations

BLUEACCESS MEMBER PORTAL

SECURE ACCESS TO PERSONAL HEALTH INFORMATION



AA [Search]

EMPLOYERS | PROVIDERS | BROKERS | CONTACT US | En Español

Log In/Register to BlueAccess

User ID:


Password:

☐ REMEMBER ME

LOG IN

Forgot / Reset Password
Register Now

- Benefits & Coverage
- Claim Information
- Account Balances
- Cost & Quality Tools
- Member Discounts
- Alerts & Reminders



of Tennessee BlueAccess

My Homepage | My Benefits & Coverage | My Claims & Balances | My Health & Wellness | Cost & Quality Tools | Pharmacy | My Account

Explore tools and resources designed to improve your life. Did you receive a health coach message? Need to take your personal health assessment? Click "Get Started" to begin your journey. **Get Started**

My Recent Claims

Date	Amount	My Portion	Member
From: <input type="text"/> SEARCH			

My Balances **Create Alerts**

Remaining Coverage Amounts Medical

	Deductible
Family In-Network	\$1000.00
Family Out-of-Network	\$2000.00

[View Balance Details](#)

My Messages [Inbox \(0\)](#)

Tools & Information

- [Find a Doctor](#)
Doctors, Hospitals, and Ratings
- [Cost and Quality Tools](#)
Research doctors and facilities
- [Wellness Resources](#)
Wellness info and links
- [Personal Health Assessment](#)
Take or review your PHA
- [Join BlueVoice!](#)
Join our feedback panel

Special Interest

Cost and Quality Tools
Answers to your health care questions.
[< Previous](#) [Next >](#)

My Shortcuts **Customize**

Customize all of your favorite BlueAccess links and tools here.

- [My Claims](#)
- [Policy Limits & Current Balances](#)
- [Find a Doctor](#)
- [Benefit & Coverage Summary](#)
- [Create Alerts & Reminders](#)
- [Hospital Costs](#)

Learn About

- [Frequently Asked Questions](#)
- [My Account Actions](#)

My Benefits

What's Covered **What You Pay** **Who's Covered**

[Medical](#) | [Dental](#)

Preventive Care

Office Visits

In-Network	Co-Pay	Deductible	Phys Limits
In-Network Office Visit	\$15.00	\$0.00	100%
In-Network Office Surgery - PCP	\$0.00	\$500.00	80%
In-Network Office Surgery - Specialist	\$0.00	\$500.00	80%
In-Network Chiropractic Manipulation	\$0.00	\$500.00	80%
In-Network Office Specialist	\$15.00	\$0.00	100%

Emergency

- [Inpatient Services](#)
- [Outpatient Services](#)
- [Medical Equipment](#)
- [Prescription Drugs](#)
- [Behavioral Health](#)
- [Other](#)

[View Benefit Details](#)

BLUEACCESS MEMBER PORTAL

EFFICIENTLY KEEP RECORDS, TRACK CLAIMS & VIEW BALANCES ONLINE

- View status of your claims
- Search claims by date range and member(s). Details are available for each claim

My Recent Claims

Date	Amount	My Portion	Member
03/20/2013	\$0.00	\$0.00	CHRIS
02/26/2013	\$0.00	\$0.00	CHRIS

From:

My Balances

Create Alerts

Remaining Coverage Amounts

	Deductible
Family In-Network	\$2000.00
Family Out-of-Network	\$4000.00

[View Balance Details](#)

Claim Details

Understanding Your Claim

Member	Claim
CHRIS	EPD128003800
Beerten, Donna K.	Type: Medical
Service Date(s): 04/03/2014	Status: Closed
Claim Received: 04/03/2014	
Claim Processed: 01/01/1793	

Claim Amount	BCBST and Other Pay	You pay
Total charges: \$0.00	BCBST pays you: \$0.00	Co-pay: \$0.00
Network saving: \$0.00	BCBST pays provider: \$0.00	Deductible: \$0.00
	Other insurance pays: \$0.00	Coinsurance: \$0.00
	HRA pays: \$0.00	Not covered: \$0.00
Allowed amount: \$0.00	Covered amount: \$0.00	What you pay: \$0.00

Services

Service	Allowed Amount	You Pay
Office - Practitioner Visit	\$73.00	\$15.00
Specialist		
*PgV		

[Show more details about these services](#)

Medical Balances

As of 04/22/2014

Family Amount Remaining
Network Deductible: \$1000.00
To Out: \$2000.00
CHRIS's Amount Remaining
Network Deductible: \$500.00
To Out: \$1000.00

[View Balance Details](#)

My Balances

My Balances Details

Medical Balances **Dental Balances**

Deductibles

Find your In & Out-of-Network deductibles, what's been met and what's remaining.

	In-Network	Out-of-Network	
	Maximum	Met	Remaining
Family	\$150.00	\$0.00	\$150.00
KRISTY	\$50.00	\$0.00	\$50.00
CHRIS	\$50.00	\$0.00	\$50.00

	Out-of-Network	Out-of-Network	
	Maximum	Met	Remaining
Family	\$150.00	\$0.00	\$150.00
KRISTY	\$50.00	\$0.00	\$50.00

Helpful Links

- [My 2014 Personal Health Statement](#)
- [Download in PDF format](#)
- [My 2013 Personal Health Statement](#)
- [My Benefits](#)
- [Create & Manage Alerts](#)

- Most recent account information from homepage
- Full details 1 click away

BLUEACCESS MEMBER PORTAL

GET THE MOST FROM YOUR PLAN - BENEFITS & COVERAGE DETAILS

- See Who's Covered
- See What You'll Pay for In/Out-of-Network deductibles and Out-of-Pocket maximums
- Find out what's covered for office visits, preventative care, emergency services, etc.

The screenshot displays the BlueAccess Member Portal interface. The top navigation bar includes links for My Homepage, My Benefits & Coverage, My Claims & Balances, My Health & Wellness, Cost & Quality Tools, Pharmacy, and My Account. Below this, a secondary navigation bar lists My ID Cards, My Benefits, My Other Insurance, Benefit Booklets, and Enroll in a Health Plan. The main content area is titled 'My Benefits' and features a 'Benefit Details' section with tabs for MEDICAL and DENTAL. The 'Who's Covered' section shows a family photo and text indicating coverage for Plan: Chris B Hall Enterprises. The 'What You Pay' section provides information on In-Network and Out-of-Network deductibles and Out-of-Pocket maximums. The 'What's Covered' section includes a table for Preventive Care services.

	Deductible Individual	Out-of-Pocket Maximum Individual
In-Network	\$500.00	\$1000.00
Out-of-Network	\$1000.00	\$3000.00

	Co-Pay	Deductible	Pays	Limits
In-Network Routine Gynecological Exam	\$0.00	\$0.00	100%	
In-Network Routine Exams	\$0.00	\$0.00	100%	
In-Network Routine Child Care	\$0.00	\$0.00	100%	TO AGE 6

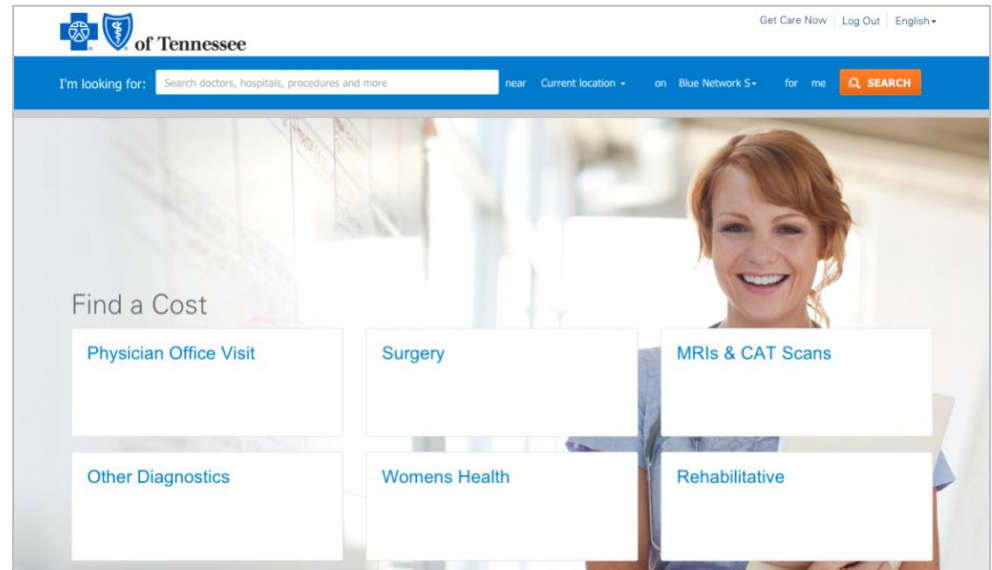
TOOLS FOR MANAGING EXPENSES

COST ESTIMATORS

COMPARE COSTS OR PROCEDURES & STRETCH BENEFIT DOLLARS

Financial Planner

- Available behind BlueAccess
- Four treatment categories are included: Inpatient, Outpatient, Diagnostic/Radiology & Office Visits.
- Members can search for cost estimates on more than 1,400 common, elective, non-emergent procedures.



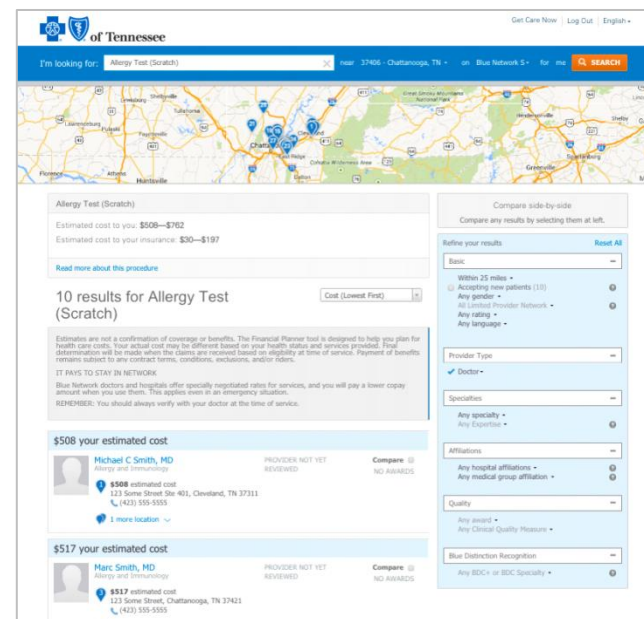
http://www.bcbst.com/members/TN_state/

FINDING & USING THE FINANCIAL PLANNER

SEARCHING FOR COST ESTIMATES

THREE WAYS TO SEARCH AFTER LOGGING INTO BLUEACCESS.

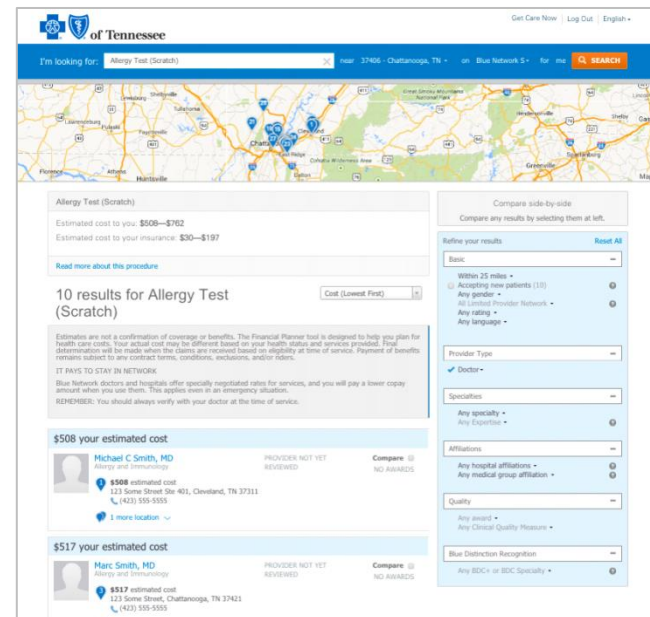
1. Use the new guided way- finding tile labeled “Find a Cost” to search common treatment categories
2. Use the search bar- type a portion of the procedure name for a display a list of matching procedures
3. Select procedures from an alphabetized list located on the “Find A Cost” page.



http://www.bcbst.com/members/TN_state/

SEARCH RESULTS OVERVIEW

1. The estimated cost range for selected procedures are displayed at the top of the search results page.
2. Procedure estimates are calculated using real claims data from BlueCross BlueShield plans across the country.
3. Members can view their estimated cost for the procedure based on their plan and the provider or facility selected.



http://www.bcbst.com/members/TN_state/

QUALITY COUNTS

**CHECK OUT CLINICAL QUALITY SCORES, RECOGNITIONS, AND SEE
REVIEWS FROM OTHER PATIENTS TO ASSURE CARE IS BEST-IN-CLASS**

[illegible][illegible]

- View quality scores and reviews from others in the **Find a Doctor Tool**. Authenticated members can leave reviews for their own doctors
- The **Hospital Quality Tool** allows members to compare the quality of care for hospitals by match the size and location and procedure

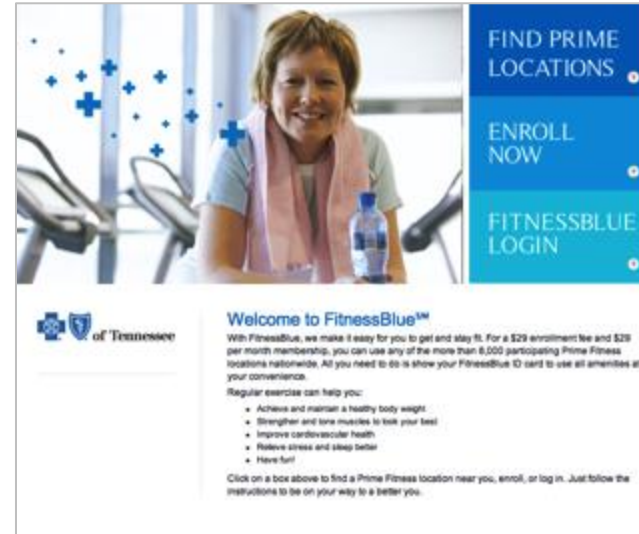
TOOLS TO HELP GET HEALTHY & STAY HEALTHY

DISCOUNT PROGRAMS

BLUEPERKS AND FITNESS BLUE



- Save up to 50% with BluePerks
- Includes discounts on Health Care Services, Healthy Living, Senior Living and Regional Attractions
- Redeem by simply showing the BCBST member ID Card



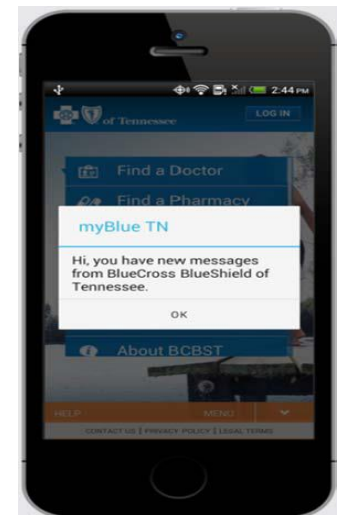
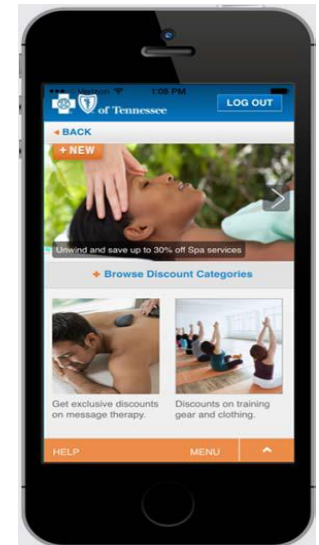
- FitnessBlue makes it easy to get
- \$29 enrollment fee and \$29 per month membership
- Use any of the more than 11,000 participating Prime Fitness locations nationwide

SAVE ON WEIGHT LOSS, COSMETIC SERVICES, MASSAGE THERAPY & MORE WITH BLUEPERKS

The screenshot shows the BluePerks Discount Program page on the BlueCross of Tennessee website. The page features a navigation bar with links like 'My Homepage', 'My Benefits & Coverage', and 'My Claims & Balances'. The main content area is titled 'BluePerks Discount Program' and includes a 'Frequently Asked Questions' link. A featured offer from Rock/Creek is displayed, showing a man in a blue shirt standing in a wooded area. Below this, there's a 'Next' button with a green arrow. Further down, a section titled 'BluePerks — See what's in store for you today.' provides information about the program, including a survey link. A table with three columns: 'About BluePerks', 'Using BluePerks', and 'My BluePerks' is also present. At the bottom, logos for Rock/Creek, epic HEARING HEALTH CARE, Earth Fare, jenny CRAIG, and WeightWatchers are shown. A disclaimer at the very bottom states: 'Certain programs and services may not be available depending on your area. Please check with the vendor to confirm availability. BluePerks may not be used in connection with any health insurance (or, to perform a deductible, copay or...

BluePerks member discount program offers exclusive savings of up to 50 percent on health and wellness services.

Now offered via desktop and our mobile application, myBlueTN, and members can receive push notifications when new discounts are available.



SAVE ON FITNESS CENTERS THROUGH FITNESS BLUE

SUPPORT FOR A
HEALTHIER
LIFESTYLE



Fitness Blue provides State Plan members access to gym memberships for a low cost (initial enrollment fee of \$29 and a monthly membership fee of \$29).

Members will have access to over 11,000 participating Prime Fitness locations nationwide

Affordable

Unlimited
Access

Flexible
Membership

Online
convenience



- ✓ Go to bcbst.com and click on the Health & Wellness tab
- ✓ Under Getting Fit, select Fitness that Fits Your Budget
- ✓ From there you'll be able to find fitness center locations, enroll and create a Fitness Blue account
- ✓ Download your temporary card and start exercising the same day!
- ✓ Or call **1-855-515-1332** Monday through Friday, 8 a.m. – 9 p.m., in any continental U.S. time zone, to find participating facilities and enroll today.

TOOLS TO HELP YOU STAY CONNECTED WITH BLUE

AT HOME

EVOLVED DIGITAL PLATFORMS OFFER EASY ACCESS TO HELPFUL TOOLS

- Responsive design framework optimizes content for desktop, tablet and smart phones
- Providing a seamless, integrated experience across access points



AT HOME AND ON THE GO

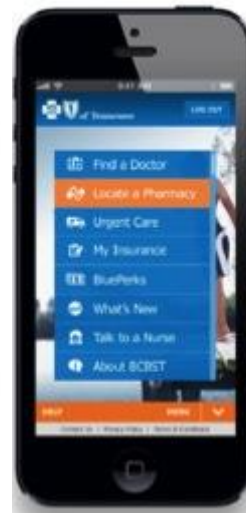
MYBLUE TN MOBILE APP STREAMLINES FINDING CARE, TRAVELING WITH YOUR ID CARD, AND VIEWING CLAIMS, BENEFITS AND BALANCES



1.0 App Loading Screen



1.0 App Loading Screen



- Simplified user interface
- Easy in-app login/registration

- Find doctors, urgent care and convenience care easily.
- In-app messaging on new features, reminders & news

- Mobile ID Card Feature
- Streamlined access to core portal functionality like benefit information, claims and balances

CONNECT WITH US

MAKE BLUE A PART OF YOUR SOCIAL MEDIA EXPERIENCE



- **Like us on Facebook®**
- Join discussions about healthy eating and nutrition
- Get regular fitness and exercise tips



- **Follow us on Twitter®**
- Have a question? Need help?
- Tweet us your member service questions & get information you need when you need it most



- **Watch us on YouTube®**
- Learn more about BCBST
- Find out about changes in the healthcare industry with fun easy-to-understand videos

YOU + BLUE

A NEW WAY TO CONNECT WITH BLUE



You may see our Mobile Unit on the road or set up in one of your communities. We encourage you to stop in and say hello.

We also have opened our BlueCross BlueShield of TN retail center @ 100 Oaks Mall/719 Thompson Lane #31, Nashville, TN.

YOU + BLUE

A NEW WAY TO CONNECT WITH BLUE



We also have opened our BlueCross BlueShield of TN retail center @ 100 Oaks Mall/719 Thompson Lane #31, Nashville, TN.

CONNECT WITH BLUE



If you need assistance or help...

- Our member service team is ready to help by calling 1-800-558-6213- **fellow Tennesseans only a telephone call away.**
- Blue has over 100 designated employees to support the State Plan.
- Blue provides peace of mind through better health

TOOLS TO PROVIDE PEACE OF MIND COMING IN 2016

Blue Cross to offer identity protection services to all members beginning 2016

The services — which include credit monitoring, fraud detection and fraud resolution — will be available to eligible members for as long as they have a Blue Cross and Blue Shield insurance policy.



For more than 85 years, the Blue Cross and Blue Shield brand has meant security and stability for our members and we are dedicated to putting our customers' privacy at the forefront of our efforts.

Questions...

